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| International Application Number: | |
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| Title of Invention: | Customer authentication in e-commerce transactions |
| First Named Inventor/Applicant Name: | Bruce Rutherford |
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| 1 | Information Disclosure Statement (IDS) Filed | IDS.pdf | 108640 bc4eff4009165738d18ed2d57de986b35e40eb51 | no | 3 |

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| 3 | Foreign Reference | BReference.pdf | 677676 4af1d61d98e3447b236ddd2572edacedb88513ce | no | 21 |
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| 4 | Foreign Reference | CReference.pdf | 2368318 42ba13333a21e8231dcadbccffa6abba d2f57160 | no | 47 |
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| 5 | Foreign Reference | DReference.pdf | 828793 3848cd080b743fc4cd025c2656f59db86e00953f | no | 14 |
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